

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph A. Rogers, Jr.  
Bonnie Rogers  
Debtors

Case No. 12-06864-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Aug 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2017.

db/jdb  
cr  
4231464 +Joseph A. Rogers, Jr., Bonnie Rogers, 1550 Jug Road, Dover, PA 17315-2037  
4243425 +Pennsylvania Central Federal Credit Union, 959 East Park Drive, Harrisburg, PA 17111-2894  
4223310 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
4223314 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147  
4223316 +AES/PNC/NATL, 1200 North Seventh Street, Harrisburg, PA 17102-1419  
4223317 +Client Services, Inc., 3451 Harry S. Truman Boulevard, St. Charles, MO 63301-9816  
+Dutch Heating, 615 West Market Street, York, PA 17401-3790  
+Estate Information Services, LLC DB, EIS Collections, PO Box 1730, Reynoldsburg, OH 43068-8730  
4223318 +FMA Alliance, LTD, 12339 Cutten Road, Houston, TX 77066-1807  
4290669 +M&T Bank, 80 Holtz Drive, Cheektowaga, NY 14225-1470  
4223322 +Metris Bank, C/O Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846  
4223324 +PA Central Federal Credit Union, 959 East Park Drive, Harrisburg, PA 17111-2894  
4232793 +Pennsylvania Central Federal Credit Union, 959 E Park Drive, Harrisburg, PA 17111-2894  
4235056 +STERLING JEWELERS DBA KAY JEWELERS, PO BOX 93784, CLEVELAND, OH 44101-5784

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4223313 +EDI: CBCSI.COM Aug 10 2017 18:58:00 CBCS, PO Box 163250, Columbus, OH 43216-3250  
4223311 +E-mail/Text: cms-bk@cms-collect.com Aug 10 2017 18:53:35 Capital Management Services, LP,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
4223312 +EDI: RMSC.COM Aug 10 2017 18:58:00 Care Credit, PO Box 965036, Orlando, FL 32896-5036  
4223315 EDI: DISCOVER.COM Aug 10 2017 18:58:00 Discover Bank, PO Box 15316,  
Wilmington, DE 19850  
4225720 EDI: DISCOVER.COM Aug 10 2017 18:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4276346 EDI: ECMC.COM Aug 10 2017 18:58:00 ECMC, P. O. Box 75906, St. Paul, MN 55175  
4223319 +E-mail/Text: ebnsterling@weltman.com Aug 10 2017 18:53:36 Kay Jewelers, 375 Ghent Road,  
Fairlawn, OH 44333-4600  
4223320 +EDI: RMSC.COM Aug 10 2017 18:58:00 Lowe's, PO Box 965005, Orlando, FL 32896-5005  
4223321 E-mail/Text: camanagement@mtb.com Aug 10 2017 18:53:35 M & T Bank, PO Box 62182,  
Baltimore, MD 21264  
4277241 E-mail/Text: camanagement@mtb.com Aug 10 2017 18:53:35 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240  
4223323 +EDI: RMSC.COM Aug 10 2017 18:58:00 Old Navy, PO Box 530942, Atlanta, GA 30353-0942  
4285553 EDI: PRA.COM Aug 10 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541  
4240335 EDI: Q3G.COM Aug 10 2017 18:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P O Box 75906, St. Paul, MN 55175

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mwc-law.com, ecfmail@mwc-law.com  
Celine P DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com, dehartstaff@pamd13trustee.com  
Jackie J DeArmond on behalf of Debtor Joseph A. Rogers, Jr. bernadette.dearmondlaw@gmail.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jackie J DeArmond on behalf of Joint Debtor Bonnie Rogers bernadette.dearmondlaw@gmail.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Karina Velter on behalf of Creditor Sterling Jewelers Inc. dba Kay Jewelers  
amps@manleydeas.com  
Keith B DeArmond on behalf of Joint Debtor Bonnie Rogers general.dearmondlaw@gmail.com,  
G10924@notify.cincompass.com  
Keith B DeArmond on behalf of Debtor Joseph A. Rogers, Jr. general.dearmondlaw@gmail.com,  
G10924@notify.cincompass.com  
Tracy Lynn Updike on behalf of Creditor Pennsylvania Central Federal Credit Union  
tupdike@ssbc-law.com, ssollenberger@ssbc-law.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1 Joseph A. Rogers Jr.  
First Name Middle Name Last Name

Debtor 2 Bonnie Rogers  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-06864-RNO**

Social Security number or ITIN **xxx-xx-1926**  
EIN --

Social Security number or ITIN **xxx-xx-4118**  
EIN --

**Order of Discharge**

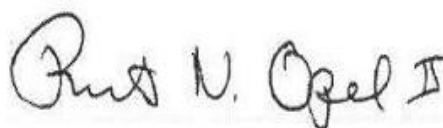
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph A. Rogers Jr.

Bonnie Rogers

By the  
court:

August 10, 2017

Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**